

Information to identify the case:

Debtor 1 **Romona Robinson**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9859**
EIN
Social Security number or ITIN
EIN

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-31903**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Romona Robinson
aka Romona Robinson Johnson

December 28, 2016

For the court:

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy
Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Romona Robinson
Debtor

Case No. 16-31903-JPC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 69

Date Rcvd: Dec 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2016.

db Romona Robinson, 11 Stewart Ct., Lynwood, IL 60411
24971091 +5/3 Bank, PO Box 9013, Addison, TX 75001-9013
24971100 AT&T, Bankruptcy Dept., 6021 S. Rio Grande Ave, 1st Floor, Orlando, FL 32809-4613
24971101 AT&T, Bankruptcy Dept., 1585 Waukegan Road, Waukegan, IL 60085-6727
24971092 +Abcwages.com, 2038 182nd Street, Lansing, IL 60438-1735
24971095 AlliedInterstate, Corporate Office, PO Box 1954, Southgate, MI 48195-0954
24971099 Asset Recovery Solutions, LLC, 2200 E. Devon Ave, Ste. 200, Des Plaines, IL 60018-4501
24971103 Bridgecrest Crest Credit, DT Credit Corp., PO Box 29018, Phoenix, AZ 85038-9018
24971109 Comcast, PO Box 3002, Southeastern, PA 19398-3002
24971110 Comcast, Bankruptcy Department, 11621 E. Marginal Way 5, Tukwila, WA 98168-1965
24971111 +Community Healthcare System, PO Box 3604, Munster, IN 46321-0703
24971112 +Conserve, 200 Cross Keys Office Pa, Fairport, NY 14450-3510
24971116 +Duvra Billing, Attention: Bankruptcy Department, Po Box 2549, Carlsbad, CA 92018-2549
24971117 +Dvra Billing, 2701 Loker Av West, Carlsbad, CA 92010-6638
24971119 EZ Payday Loans, 2160 Burton Way, Los Angeles, CA 90022
24971118 Enterprise Rent-A-Car, 3331 Glenwood Lansing Rd, Lansing, IL 60438
24971090 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: 5/3 Bank, 5050 Kingsley Dr. 1MOC2G, Cincinnati, OH 45263)
24971120 Franciscan Alliance, 28044 Network Place, Chicago, IL 60673-1280
24971121 Frank Narcisi, Jr. DPM, 275 West 201st Street, Chicago Heights, IL 60411-1742
24971122 Franklin Collection Service Inc., PO Box 3910, Tupelo, MS 38803-3910
24971124 +Guaranty Bank, PO Box 2149, Addison, TX 75001-2149
24971126 Homewood Disposal Service, Bankruptcy Department, 1501 W. 175th Street,
Homewood, IL 60430-4608
24971131 +Keystone Orthopaedics, 3330 W, 177th St., 2nd Floor, Hazel Crest, IL 60429-2184
24971132 +Komiyattecash, 9650 Gordon Drive, Highland, IN 46322-2909
24971133 +Lakeshore Bone & Joint Institute, PO Box 1650, Middletown, OH 45042-7949
24971134 +Lakeshore Bone and Joint, 601 Gateway Blvd, Chesterton, IN 46304-9658
24971135 +Law Offices of Kimberly J Weissman, 633 Skokie Blvd, Suite 400, Northbrook, IL 60062-2826
24971138 +MRS Associates of New Jersey, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
24971136 +Maple Grove Apartments, 559 Maple Ave, Lisle, IL 60532-2429
24971137 Michael S Perez DDS, PC, 625 Ridge Road, Suite B, Munster, IN 46321-1695
24971139 +Munster Llc, 9132 Columbia Ave, Munster, IN 46321-2907
24971143 +NW Indiana Path Consultants, PC, PO Box 10805, Merrillville, IN 46411-0805
24971144 NW Urgent Care, LLC, 8135 S Calumet Ave, Munster, IN 46321-1701
24971145 +Regency Beauty Institute Ar2, 1600 Utica Avenue South, 9th Floor,
St. Louis Park, MN 55416-1465
24971146 +Roosevelt University, 430 S. Michigan Ave., Chicago, IL 60605-1394
24971147 +Sciencetree Apartments, 10205 86th Terrace, Palos Hills, IL 60465-1331
24971149 Stellar Recovery INC, 1327 Highway 2W, Ste. 100, Kalispell, MT 59901
24971152 +Total Gym Fitness, LLC, c/o BYL Collection Services, LLC, 301 Lacey Street,
West Chester, PA 19382-3727
24971153 +UAS, 9204 Commerical Ave., Suite 300, Chicago, IL 60617-2197
24971155 +University Accounting Service LLC, P.O. Box 15283, Wilmington, DE 19850-5283
24971158 +Western Sky Financial, LLC, Cash Call, PO Box 370, Timber Lake, SD 57656-0370

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QPDLVEY.COM Dec 29 2016 00:53:00 Phillip D Levey, ESQ, 2722 North Racine Avenue,
Chicago, IL 60614-1206
24971093 +EDI: AFNIRECOVERY.COM Dec 29 2016 00:53:00 AFNI, PO Box 3667,
Bloomington, IL 61702-3667
24971102 +EDI: CINGMIDLAND.COM Dec 29 2016 00:53:00 AT&T, Bankruptcy Dept., 5407 Andrew Highway,
Midland, TX 79706-2851
24971094 EDI: AFNIRECOVERY.COM Dec 29 2016 00:53:00 Afni, 1310 Martin Luther King Drive,
PO Box 3517, Bloomington, IL 61702-3517
24971096 +EDI: GMACFS.COM Dec 29 2016 00:53:00 Ally Financial, P.o. Box 380901,
Bloomington, MN 55438-0901
24971097 +E-mail/Text: cashnotices@gmail.com Dec 29 2016 01:27:05 AmeriCash, 1726 Jefferson,
Joliet, IL 60435-6741
24971150 EDI: AISTMBL.COM Dec 29 2016 00:53:00 T Mobile Bankruptcy Team, PO Box 53410,
Bellevue, WA 98015
24971151 EDI: AISTMBL.COM Dec 29 2016 00:53:00 T Mobile Wireless, Attn: Bankruptcy Dept.,
PO Box 37380, Albuquerque, NM 87176-7380
24971107 EDI: CAPITALONE.COM Dec 29 2016 00:53:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
24971104 EDI: CAPITALONE.COM Dec 29 2016 00:53:00 Cap One, Bankruptcy Dept., PO Box 30285,
Salt Lake City, UT 84130-0285
24971105 +EDI: CAPITALONE.COM Dec 29 2016 00:53:00 Capital 1 Bank, Attn: General Correspondence,
PO Box 30285, Salt Lake City, UT 84130-0285
24971106 +EDI: CAPONEAUTO.COM Dec 29 2016 00:53:00 Capital One Auto Finan, 3901 Dallas Pkwy,
Plano, TX 75093-7864
24971108 EDI: CAPITALONE.COM Dec 29 2016 00:53:00 Capital One Bank, N.A., PO Box 71083,
Charlotte, NC 28272-1083

District/off: 0752-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 69

Date Rcvd: Dec 28, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

24971113 +EDI: NAVIENTFKASMDOE.COM Dec 29 2016 00:53:00 Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
24971114 +E-mail/Text: bankruptcynotices@devry.edu Dec 29 2016 01:26:36 Devry Inc, 814 Commerce Dr, Oak Brook, IL 60523-8822
24971115 +EDI: DVTM.COM Dec 29 2016 00:53:00 Drive Time, PO Box 29018, Phoenix, AZ 85038-9018
24971125 E-mail/Text: bankruptcyc@gbmail.com Dec 29 2016 01:26:37 Guaranty Bank, PO Box 240200, Milwaukee, WI 53224
24971123 +E-mail/Text: bk@gafco.net Dec 29 2016 01:25:32 Great American Finance, 20 N Wacker Dr Ste 2275, Chicago, IL 60606-1294
24971127 +EDI: IIC9.COM Dec 29 2016 00:53:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
24971130 EDI: IRS.COM Dec 29 2016 00:53:00 IRS, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
24971128 E-mail/Text: rev.bankruptcy@illinois.gov Dec 29 2016 01:25:23 Illinois Department of Revenue, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0338
24971141 EDI: NESF.COM Dec 29 2016 00:53:00 NES of Ohio, 29125 Solon Road, Solon, OH 44139-3442
24971140 +EDI: NAVIENTFKASMRSERV.COM Dec 29 2016 00:53:00 Navient, Po Box 9655, Wilkes-barre, PA 18773-9655
24971142 E-mail/Text: bankrup@aglresources.com Dec 29 2016 01:24:05 Nicor Gas, ALL MAIL GOES TO, Bankruptcy Dept. PO Box 190, Aurora, IL 60507-0190
24971148 +E-mail/Text: merle@sirfinance.com Dec 29 2016 01:27:30 Sir Finance, 6140 N. Lincoln Ave., Ste. 101, Chicago, IL 60659-2318
24971154 +EDI: URSI.COM Dec 29 2016 00:53:00 United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
24971156 +E-mail/Text: External.Collections@phoenix.edu Dec 29 2016 01:27:21 University Of Phoenix, 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1908
24971157 +EDI: VERIZONWIRE.COM Dec 29 2016 00:53:00 Verizon, Bankruptcy Nat'l Recovery Dept, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24971098 ##+Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571
24971129 ##+Imaging Assoc of Indiana PC, 55 E. 86th Ave., Ste. A, PO Box 14369, Merrillville, IN 46411-4369

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 28, 2016 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Romona Robinson davidsiegellaw@hotmail.com,
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com
James M Philbrick on behalf of Creditor Ally Financial Inc. f/k/a GMAC Inc.
jmpphilbrick@att.net
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Phillip D Levey, ESQ levey47@hotmail.com, plevey@ecf.epiqsystems.com

TOTAL: 4